METHODS AND SYSTEMS FOR PROVIDING A FINANCIAL INSTRUMENT Abstract of the Disclosure

Providing, to a consumer having a first financial instrument, a second financial instrument may comprise receiving funds associated with the first financial instrument held with a first institution, the funds having been reduced by a penalty for closing the first financial instrument. Next, the funds may be increased by a first amount based on the reduced funds due to the penalty. Then the increased funds may be transferred the to the second financial instrument.

FINNEGAN HENDERSON FARABOW GARRETT & DUNNERLLP

1300 I Street, NW Washington, DC 20005 202.408.4000 Fax 202.408.4400 www.finnegan.com